

# PUBLIC SUBMISSION

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**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

**Document:** EBSA-2010-0050-DRAFT-5450

Comment on FR Doc # 2015-08831

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## Submitter Information

**Name:** Anonymous Anonymous

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## General Comment

As a retired individual who has spent time and money to educate myself to overcome the results of low rates artificially created by the Fed, I will be further injured by the proposed changes. Those who saved for retirement are being punished while bankers who have committed criminal acts have been bailed out numerous times..

Additional regulation favors the entrenched, and employs lots of regulators and stifles completion which leads to even more bloat and expense.